

REMARKS

Status of Claims

By way of the instant amendment, claim 2 has been cancelled. Thus, claims and 1 and 3-16 remain for examination.

Prior Art Rejection

Claims 1-16 stand rejected under 35 U.S.C. § 103 as unpatentable over Embrey in view of Martin.

The Examiners rejections are respectfully traversed.

Applicant has amended independent claims 1 and 9 to more particularly distinguish applicant's invention from the applied prior art. In particular, claim 1 has been amended to recite that the buyer terminal accesses a home page of the seller through the network. Further, the buyer inputs at the home page of the seller the name, and identification data of the buyer into the buyer terminal connected to the network with the identification data including a password of the buyer. Further, there is recited a step of verifying the buyer based on the input name and identification data using a seller terminal connected to the network, the verifying including comparing the password of the buyer entered at the buyer terminal with password data stored in a payment management table installed at the seller terminal. The method further includes the step of displaying at the buyer terminal, for each contract between the buyer and seller, a title, an amount due and a due date, the buyer then authorizing at the buyer terminal payment as to each contract. The sending of the pre-registered bank account information of the buyer and the pre-registered bank account information of the seller have been recited as in the prior amendment but applicant has additionally recited that the bank account information includes an encoded PIN number of the buyer. Further, the payment transfer information has been recited as in applicant's prior claim but has been amended to further recite that the transfer takes place over a line separate from said network.

The above enumerated changes are not disclosed in the primary reference of Embrey taken in combination with Martin. These references simply do not disclose the various limitations discussed above and added by way of the instant amendment take in combination

with the previously recited limitations. As such, the Patent and Trademark Office has not made out a *prima facie* case of obviousness under the provisions of 35 U.S.C. § 103.

The arguments set forth above with regard to claim 1 are equally applicable to applicant's independent claim 9 which is in apparatus claim format. As such, claim 9 is likewise deemed to be patentable over the prior art.

Applicant's dependent claims are deemed to be patentable inasmuch as they depend directly or indirectly upon independent claims and 9.

It is thus submitted that all of applicant's claims are patentable over the prior art.

Claim for Priority

The examiner is requested to acknowledge receipt of applicant's claim for foreign priority and foreign priority documents filed with the application on April 5, 2001.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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